

What is claimed is:

1. An electronic bill presentment and payment system for presenting a product sales invoice of a vendor to a customer, the system comprising:

5 a) a billing database comprising means for storing an invoice file, said invoice file comprising a first product price line value, said product line value representing an amount payable by the customer for a taxable product provided by the vendor and said invoice file further comprising a tax line value representing an tax amount payable by the customer as a tax on said taxable product;

10 b) an application server for:

15 i) receiving from said customer a request to adjust the line value;

20 ii) Providing, in response to said line value, instructions to replace the line value with an adjusted line value;

25 iii) calculating, for each adjusted line value, an adjusted tax value based on the adjusted line value; and

30 iv) providing instructions to replace the tax value with the adjusted tax value.

2. The electronic bill presentment and payment system of claim 1, wherein the application server further provides MEANS for notifying the vendor of the adjusted line value and the adjusted tax value.

25 3. The electronic bill presentment and payment system of claim 1, wherein said billing database further comprises means for storing invoice records, means for storing adjustment rules, means for storing staring Tax & Service Fee Data, means for storing Biller Profiles, means for storing Payer Profiles, means for storing Business Service Provider Profiles, means for storing Accounting Systems Interface Application (ASIA) profiles.

4. The electronic bill presentment and payment system of claim 3, wherein the invoice file further comprises a fee line value representing an amount payable by the customer as a fee on the product, and the application server further provides for:

5       v) calculating, for each fee line value, an adjusted fee line value based on the adjusted line value, and

      vi) providing instructions to replace the fee line value with the adjusted fee line value.

10      5. The electronic bill presentment and payment system of claim 4, wherein the application server further provides for notifying the vendor of the adjusted line value, the adjusted tax line value, and the adjusted fee line value.

20      6. The electronic bill presentment and payment system of claim 5, wherein the invoice file further comprises a second product price line value representing an amount payable by the customer for said second product provided by the vendor, the tax line value represents an amount payable by the customer as a tax on both said first product and on said second product, and the fee value represents an amount payable by the customer as a fee on both said first product and on said second product.

25      6. An electronic bill presentment and payment system for presenting a product sales invoice of a vendor to a customer, the system comprising:

      a) a billing database comprising means for storing an invoice file, said invoice file comprising a first product price line value, said product line value representing an amount payable by the customer for a taxable product provided by the vendor and said invoice file further comprising a tax line value representing an tax amount payable by the customer as a tax on said taxable product

      b) an adjustment file comprising adjustment parameters established by the vendor; and

      c) an application server for (i) receiving a request to adjust a product price line value from the customer, (ii) evaluating whether the request to adjust the line item is

within the adjustment parameters, whereby, if the request to adjust the product price line item is within said adjustment parameters, said application server

5 i) provides instructions to replace the product price line value with an adjusted product price line value, and (ii) calculates an adjusted tax line value based on the adjusted tax line value, and (iii) provides instructions to replace said tax line value with said adjusted tax line value.

7. The electronic bill presentment and payment system of claim 6, wherein the application server further provides for notifying the vendor of the adjusted line value and

10 the adjusted tax value.

8. The electronic bill presentment and payment system of claim 6, wherein the invoice file further comprises a fee line value representing an amount payable by the customer as a fee on the product, and the application server further provides for:

15 v) calculating, for each fee line value, an adjusted fee line value based on the adjusted line value, and

vi) providing instructions to replace the fee line value with the adjusted fee line value

9. The electronic bill presentment and payment system of claim 8, wherein the application server further provides for notifying the vendor of the adjusted line value and the adjusted tax value.

10. The electronic bill presentment and payment system of claim 9, wherein the invoice file further comprises a second product price line value representing an amount

25 payable by the customer for said second product provided by the vendor, the tax line value represents an amount payable by the customer as a tax on both said first product and on said second product, and the fee value represents an amount payable by the customer as a fee on both said first product and on said second product.

11. An electronic bill presentment and payment system for presenting a product sales invoice of a vendor to a customer, the system comprising:

- a) a billing database comprising means for storing an invoice file, said invoice file comprising a first product price line value, said product line value representing an amount payable by the customer for a taxable product provided by the vendor and said invoice file further comprising a first tax line value representing an tax amount payable by the customer as a tax based on the price of said taxable product; and said invoice file still further comprising a second tax line value representing a second tax amount payable by the customer as a tax based on the amount of said first tax line value;
- 5 b) an application server for:
  - i) receiving from said customer a request to adjust said product line value;
  - 10 ii) providing, in response to said request to adjust said product line value, instructions to replace said product line value with an adjusted product line value;
  - 15 iii) calculating, for each adjusted product line value, an adjusted first tax line value based on the adjusted product line value; and
  - 20 iv) providing instructions to replace the first tax line value with said adjusted first tax line value;
  - v) calculating, for said adjusted first tax line value, a second adjusted tax line value based on said adjusted first tax line value; and
  - 25 vi) providing instructions to replace said second tax line value with said second adjusted tax line value.

12 The electronic bill presentment and payment system of claim 11, wherein the application server further provides MEANS for notifying the vendor of the adjusted line value and the adjusted tax value.

13 The electronic bill presentment and payment system of claim 11, wherein said billing database further comprises means for storing invoice records, means for storing adjustment rules, means for storing Tax & Service Fee Data, means for storing Biller Profiles, means for storing Payer Profiles, means for storing Business Service Provider Profiles, means for storing Accounting Systems Interface Application (ASIA) profiles.

14. The electronic bill presentment and payment system of claim 13, wherein the invoice file further comprises a fee line value representing an amount payable by the customer as a fee on the product, and the application server further provides for:

5      v) calculating, for each fee line value, an adjusted fee line value based on the adjusted line value, and  
vi) providing instructions to replace the fee line value with the adjusted fee line value.

10     15. The electronic bill presentment and payment system of claim 14, wherein the application server further provides for notifying the vendor of the adjusted line value, the adjusted tax line value, and the adjusted fee line value.

16. The electronic bill presentment and payment system of claim 15, wherein the invoice file further comprises a second product price line value representing an amount payable by the customer for said second product provided by the vendor, the tax line value represents an amount payable by the customer as a tax on both said first product and on said second product, and the fee value represents an amount payable by the customer as a fee on both said first product and on said second product.